

UNITED STATES PATENT AND TRADEMARK OFFICE
CERTIFICATE OF CORRECTION

PATENT NO. : 7,742,984 B2
APPLICATION NO. : 09/899905
DATED : June 22, 2010
INVENTOR(S) : Hossein Mohsenzadeh

Page 1 of 1

It is certified that error appears in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

Col. 1, Line 55, please amend as shown:

the network. The individual can then access ~~[[finds]]~~funds and banking

Col. 4, Line 49, please amend as shown:

an IP telephony network through a ~~[[pre assigned]]~~pre-assigned IP gateway.

Col. 6, Line 56, please amend as shown:

following ~~[[steps]]~~steps:

Col. 7, Line 62, please amend as shown:

~~[[Shop of Boston]]~~

Col. 7, Line 63, please amend as shown:

Shop of Boston \$97.50 and charge my Empire Bank account number

Col. 8, Line 11, please amend as shown:

the ~~[[finds]]~~funds are temporarily credited. The default account is

Col. 14, Line 54, please amend as shown:

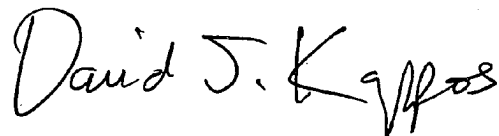
number, may obtain transfer of the ~~[[finds]]~~funds to his/her account

Col. 18, Line 1, please amend as shown:

instantly, at the ~~[[sever]]~~server, the transaction by transferring

Signed and Sealed this

Seventh Day of September, 2010

A handwritten signature in black ink that reads "David J. Kappos". The signature is written in a cursive, flowing style.

David J. Kappos
Director of the United States Patent and Trademark Office